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2-14-98 PATENT
Attorney Docket No. 6556.0003-01

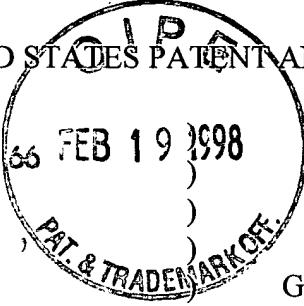
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

John POLK

Serial No.: 09/003,941

Filed: January 8, 1998



Group Art Unit: Unassigned

Examiner: Unassigned

For: METHOD AND APPARATUS FOR PAYMENT
PROCESSING USING DEBIT-BASED ELECTRONIC
FUNDS TRANSFER AND DISBURSEMENT
PROCESSING USING ADDENDUM-BASED
ELECTRONIC DATA INTERCHANGE

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), applicant brings to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents are on file in the parent case, U.S. Patent Application Serial No. 08/941,187.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and applicant determines that the cited documents do not constitute "prior art"

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under United States law, applicant reserves the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER

By: 
Thomas H. Martin
Reg. No. 34,383

Date: February 19, 1998

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